

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

TOROLAN D WILLIAMS

Debtor(s)

Case No. 15-02506

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/27/2015.
- 2) The plan was confirmed on 04/30/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/29/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 11/14/2017.
- 6) Number of months from filing to last payment: 34.
- 7) Number of months case was pending: 35.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$19,230.00.
- 10) Amount of unsecured claims discharged without payment: \$85,249.85.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$39,552.83
Less amount refunded to debtor	\$584.14

NET RECEIPTS: **\$38,968.69**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,616.61
Other	\$52.50

TOTAL EXPENSES OF ADMINISTRATION: **\$5,669.11**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADT SECURITY SYSTEMS	Unsecured	1,000.00	NA	NA	0.00	0.00
AMERICAS FINANCIAL CHOICE	Unsecured	400.00	NA	NA	0.00	0.00
BANK OF AMERICA	Secured	60,833.33	113,687.82	147,032.98	0.00	0.00
BANK OF AMERICA	Unsecured	62,484.67	NA	NA	0.00	0.00
BANK OF AMERICA	Secured	NA	33,345.16	7,366.47	7,366.47	0.00
CAPITAL ONE AUTO FINANCE	Secured	6,075.00	8,709.00	8,709.00	8,709.00	320.11
CAPITAL ONE AUTO FINANCE	Unsecured	7,320.00	5,940.30	5,940.30	5,940.30	0.00
CASH LOANS BY BMAC	Unsecured	2,492.00	1,131.81	1,131.81	1,131.81	0.00
CASHNET USA	Unsecured	213.31	NA	NA	0.00	0.00
CERASTES LLC	Unsecured	510.00	NA	NA	0.00	0.00
CHICAGO IMAGING LTD	Unsecured	40.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF FINANCE	Secured	300.00	300.00	300.00	300.00	0.00
CITY OF CHICAGO DEPT OF FINANCE	Unsecured	300.00	NA	77.42	77.42	0.00
COMENITY CAPITAL BANK	Unsecured	700.00	752.32	752.32	752.32	0.00
CUTTER GROUP	Unsecured	300.00	NA	NA	0.00	0.00
CWB Services LLC dba	Unsecured	300.00	NA	NA	0.00	0.00
FELT & LUKES	Unsecured	1,500.00	NA	NA	0.00	0.00
IL DEPT OF EMPLOYMENT SECURITY	Unsecured	722.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	339.01	1,133.35	1,133.35	1,133.35	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	1,133.00	NA	NA	0.00	0.00
MOMA FUNDING LLC	Unsecured	NA	197.73	197.73	197.73	0.00
MORaine VALLEY COMM COLLEGE	Unsecured	NA	1,526.73	1,526.73	1,526.73	0.00
MY WEB FUNDS USA	Unsecured	600.00	NA	NA	0.00	0.00
NORTHSHORE UNIVERSITY HEALTH	Unsecured	140.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	535.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	1,254.00	1,291.95	1,291.95	1,291.95	0.00
PMH FINANCIAL LLC	Unsecured	100.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	NA	670.00	670.00	670.00	0.00
SADINO FUNDING LLC	Unsecured	400.00	521.52	521.52	521.52	0.00
SOUTHWEST MEDICAL CONSULTANTS	Unsecured	152.00	NA	NA	0.00	0.00
TIOR CAPITAL LLC	Unsecured	100.00	NA	NA	0.00	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Titlemax	Secured	3,300.00	0.00	3,300.00	3,300.00	60.87
US DEPT OF EDUCATION	Unsecured	2,036.00	13,094.59	13,094.59	0.00	0.00
VALENTINE & KERBATAS INC	Unsecured	1,025.28	NA	NA	0.00	0.00
Western Sky	Unsecured	500.00	NA	NA	0.00	0.00
WORKFORCE FINANCIAL INC	Unsecured	100.00	NA	NA	0.00	0.00
WOW CHICAGO	Unsecured	300.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$147,032.98	\$0.00	\$0.00
Mortgage Arrearage	\$7,366.47	\$7,366.47	\$0.00
Debt Secured by Vehicle	\$12,009.00	\$12,009.00	\$380.98
All Other Secured	\$300.00	\$300.00	\$0.00
TOTAL SECURED:	\$166,708.45	\$19,675.47	\$380.98
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$26,337.72	\$13,243.13	\$0.00

Disbursements:	
Expenses of Administration	<u>\$5,669.11</u>
Disbursements to Creditors	<u>\$33,299.58</u>
TOTAL DISBURSEMENTS :	<u>\$38,968.69</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/05/2018

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.